

North Carolina District Review

November, 2006

U.S. Small Business Administration
 North Carolina District

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MOST ACTIVE LENDERS FY 2007

OCTOBER 1, 2006 THROUGH OCTOBER 31, 2006

LENDERS

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	\$ Amount Millions
Large and National Banks				
1. Bank of America	21	1	22	\$1.2
2. Capital One Federal Savings	14	0	14	\$0.7
3. Wachovia Bank	6	0	6	\$5.4
4. BB&T	3	2	5	\$3.2
5. Bank of Granite	3	0	3	\$1.3
Community Express Lenders*				
1. Superior Financial Group, LLC	24	0	24	\$0.2
2. Business Loan Express	11	0	11	\$0.4
Community Banks				
1. Surrey Bank & Trust Company	6	0	6	\$0.4
2. Community South Bank	1	1	2	\$1.9
Small Business Lending Companies				
1. CIT Small Business Lending Corp.	5	0	5	\$2.4
2. Self-Help Credit Union	3	0	3	\$0.1
Certified Development Companies				
1. Self-Help Ventures Fund		9	9	\$6.0
2. Business Expansion Funding Corp.		2	2	\$2.2
3. Centralina Development Corp.		1	1	\$1.1

*Only SBA CommunityExpress loans are tabulated in this category.

EPA FINAL RULE GOVERNING “ALL APPROPRIATE INQUIRIES”

Effective November 9, SBA requires that 7(a) lenders and CDCs comply with EPA’s AAI final rule as part of their prudent lending practices and standard environmental due diligence when a Phase I is required pursuant to SOP 50 10.

7(a) lenders and CDCs must ensure that a Phase I contracted for after the date of this notice meets the requirements of AAI. EPA has determined that a Phase I prepared in accordance with ASTM E1527-05 meets the AAI requirements.

An AAI-compliant Phase I must be performed by an Environmental Professional. The AAI rule defines an Environmental Professional as “a person who possesses sufficient specific education, training, and experience necessary to exercise professional judgment to develop opinions and conclusions regarding conditions indicative of releases or threatened releases...on, at, in, or to a property, sufficient to meet the objectives and performance factors [of the rule].” 40 C.F.R. §312.10(b). An Environmental Professional must:

- (1) Hold a current Professional Engineer’s or Professional Geologist’s license or registration from a state, tribe, or U.S. territory (or the Commonwealth of Puerto Rico) and have the equivalent of three (3) years of full-time relevant experience; or
- (2) Be licensed or certified by the federal government, a state, tribe, or U.S. territory (or the Commonwealth of Puerto Rico) to perform environmental inquiries as defined in § 312.21 and have the equivalent of three (3) years of full-time relevant experience; or
- (3) Have a Baccalaureate or higher degree from an accredited institution of higher education in a discipline of engineering or science and the equivalent of five (5) years of full-time relevant experience; or
- (4) Have the equivalent of ten (10) years of full-time relevant experience.

SBA will issue an amended version of SOP 50 10, Subpart A, Chapter 7, pertaining to environmental policy and incorporating EPA’s AAI final rule in the near future. Questions? Contact your local representative.

2007 SMALL BUSINESS PERSON OF THE YEAR AND CHAMPION AWARDS NOMINATIONS DEADLINE - DECEMBER 8, 2006

SBA is seeking nominations for the 2007 North Carolina Small Business Person of the Year and the Small Business Champion Awards. All North Carolina winners then compete at the regional and national levels for further recognition. Please consider honoring one of your small business clients.

For more guidelines and submission information visit www.sba.gov/nc and click on 2007 Small Business Week Awards under SPOTLIGHT. Questions? Contact Mike Ernandes at 704-344-6588 or mike.ernandes@sba.gov.

MARK YOUR CALENDARS! FY 2007 SBA LENDER TRAINING

DECEMBER 13

JANUARY 10

The NC District Office will conduct Lender Workshops from 9:00 a.m. until 12:00 p.m. on the second Wednesday of each month at the Charlotte, Raleigh, Wilmington and Asheville offices. Contact your local representative to register.

2007 SMALL BUSINESS DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. For more information visit http://www.sba.gov/nc/nc_sbday.html.

FY 2007 LENDER RANKINGS OCTOBER 1, 2006 – OCTOBER 31, 2006

<u>Lender</u>	<u>7(a) loans</u>	<u>7(a) \$</u>	<u>504 Loans</u>	<u>504 Part. \$</u>
Superior Financial Group	24	\$ 197,500		
Bank of America	21	\$ 536,900	1	\$ 672,500
Capital One Federal Savings	14	\$ 710,000		
Business Loan Center, LLC	13	\$ 927,400		
Innovative Bank	7	\$ 110,000		
Surrey Bank & Trust	6	\$ 394,500		
Wachovia	6	\$ 5,370,900		
CIT	5	\$ 2,447,200		
Bank of Granite	3	\$ 1,295,400		
BB&T	3	\$ 218,500	2	\$ 3,022,000
Self-Help Credit Union	3	\$ 131,000		
Small Business Loan Source	3	\$ 813,000		
Community West Bank	2	\$ 312,200		
New Century Bank	2	\$ 1,230,500		
PNC Bank	2	\$ 595,000	1	\$ 1,761,000
SunTrust Bank	2	\$ 202,000		
Asheville Savings Bank	1	\$ 25,000		
Business Carolina, Inc.	1	\$ 150,000		
Coastal Federal Credit Union	1	\$ 90,000		
Comerica Bank	1	\$ 716,000		
Community South Bank	1	\$ 397,000	1	\$ 1,475,000
First National Bank of Shelby	1	\$ 50,000		
Greater Bay Bank	1	\$ 1,849,000		
NewTek Small Business Finance	1	\$ 66,500		
RBC Centura	1	\$ 200,000		
Southern Bank & Trust	1	\$ 75,000		
Southern Community Fin. Corp.	1	\$ 116,000		
The Fidelity Bank	1	\$ 100,000		
United Community Bank	1	\$ 412,000		
Unity Bank	1	\$ 432,500		
Wells Fargo	1	\$ 20,000		
	131	\$ 20,191,000		
First Citizens Bank & Trust			2	\$ 375,000
Capital Bank			1	\$ 190,000
First Bank			1	\$ 150,000
General Electric Emp. FCU			1	\$ 4,535,000
State Bank of Texas			1	\$ 2,000,000
Zions Bancorp			1	\$ 1,623,500
			12	\$ 15,804,000
Certified Development Corps.	504 Loans	504 \$		
Self-Help Ventures Fund	9	\$ 6,003,000		
BEFCO	2	\$ 2,187,000		
Centralina Dev. Corp.	1	\$ 1,088,000		
	12	\$ 9,278,000		